

## **Exhibit 16**

## Paul Zelnick

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**From:** Bola, Marie [Marie.Bola@MCMCG.COM]  
**Sent:** Thursday, February 25, 2010 5:12 PM  
**To:** Marshall Meyers  
**Cc:** Yudenfreund, Tamar  
**Subject:** Michelle Bell - Settlement Terms  
**Attachments:** 01-07-2010 Demand Letter.pdf

**Importance:** High

Dear Mr. Meyers:

Per our conversation, the attorney has reviewed your demand letter dated January 7, 2010 on behalf of Michelle Bell, as well as Midland's account notes. Midland is willing to resolve this matter for \$1,500.00 inclusive of all fees and costs as well as waiver of the debt, and deletion of the trade line of the MCM account number 8515311659 in exchange for an execution of release of claims. If you agree to these terms, I will draft the settlement agreement for your review, approval and signature.

Thanks,  
Marie

**Marie Bola** | Paralegal, Litigation  
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*a wholly owned subsidiary of* Encore Capital Group, Inc.  
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